

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Erison A. Madera Santana  
Debtor

Case No. 23-02080-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 05, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2024:**

Recip ID	Recipient Name and Address
db	Erison A. Madera Santana, PO Box 134, Hazleton, PA 18201-0134
5566072	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5566073	Service Electric Cable TV & Comm, Inc., 2260 Avenue A LVIP #1, Bethlehem, PA 18017
5566075	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5566061	+ Email/Text: backoffice@affirm.com	Mar 05 2024 18:49:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5566064	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 05 2024 18:49:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
5566062	+ EDI: CAPITALONE.COM	Mar 05 2024 23:49:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
5566063	+ EDI: CITICORP	Mar 05 2024 23:49:00	Citibank/Best Buy, Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
5566065	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 05 2024 18:51:05	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5566066	EDI: DISCOVER	Mar 05 2024 23:46:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5566067	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 05 2024 18:49:00	First National Bank of Pennsylvania, Attn: Legal Dept 3015 Glimcher Blvd, Hermitage, PA 16148-3343
5566068	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 05 2024 18:49:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
5566069	EDI: IRS.COM	Mar 05 2024 23:49:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5566070	Email/Text: fesbank@attorneygeneral.gov	Mar 05 2024 18:49:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
5566071	EDI: PENNDEPTREV	Mar 05 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5566071	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 05 2024 18:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5566074	EDI: SYNC	Mar 05 2024 23:46:00	Synchrony Bank, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064

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5566076      ^    MEBN

Mar 05 2024 18:43:55      U.S. Department of Justice, 950 Pennsylvania Ave  
NW, Washington, DC 20530-0009

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2024

Signature:      /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2024 at the address(es) listed below:

Name	Email Address
Jill E. Durkin	jilldurkinesq@gmail.com    PA92@ecfbis.com
Michael A. Cibik	on behalf of Debtor 1 Erison A. Madera Santana help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 Erison A. Madera Santana  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-02080-MJC

Social Security number or ITIN xxx-xx-5120  
EIN --

Social Security number or ITIN ----  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Erison A. Madera Santana

3/5/24**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**